

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Debra Anne Leech  
 Debtor

Case No. 12-10390-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db +Debra Anne Leech, 32 Branford Way, Coatesville, PA 19320-4046  
 12670529 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 12649434 North Pocono School District, C/O Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 12649442 Wayne County Tax Claim Bureau, Wayne County Courthouse, 925 Court Street,  
 Honesdale, PA 18431-1994

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Mar 25 2017 02:13:11 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 25 2017 02:12:05  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 25 2017 02:12:31 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12687626 +EDI: GMACFS.COM Mar 25 2017 01:58:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,  
 Roseville, MN 55113-0004  
 12773940 EDI: BECKLEE.COM Mar 25 2017 01:58:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 12760253 EDI: BECKLEE.COM Mar 25 2017 01:58:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 12649411 +E-mail/Text: bankruptcy@cavps.com Mar 25 2017 02:12:24 Calvary Portfolio Services,  
 Attention: Bankruptcy Department, 500 Summit Lake Dr., Valhalla, NY 10595-1340  
 12693309 +EDI: IRS.COM Mar 25 2017 01:58:00 Department of the Treasury, Internal Revenue Service,  
 P O Box 7346, Philadelphia, PA 19101-7346  
 13067035 E-mail/Text: bankruptcy.bnc@ditech.com Mar 25 2017 02:11:18 Green Tree Servicing LLC,  
 PO Box 0049, Palatine, IL 60055-0049  
 12934057 EDI: AIS.COM Mar 25 2017 01:58:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 12683435 +EDI: OPHSUBSID.COM Mar 25 2017 01:58:00 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13024785 +EDI: PRA.COM Mar 25 2017 01:58:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 12723995 EDI: Q3G.COM Mar 25 2017 01:59:00 Quantum3 Group LLC as agent for, RaZor Capital II LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 12858929 E-mail/Text: bkdepartment@rtresolutions.com Mar 25 2017 02:12:20  
 Real Time Resolutions, Inc., 1349 Empire Central, Suite #150, PO Box 36655,  
 Dallas, Texas 75247-4029

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Bank of America, N.A., et al agornall@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com,  
 ecfmail@mwc-law.com  
 KEVIN H. BURAKS on behalf of Creditor North Pocono School District kburaks@portnoffonline.com  
 ROBERT H. HOLBER on behalf of Debtor Debra Anne Leech rholber@holber.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

ROBERT H. HOLBER on behalf of Plaintiff Debra Anne Leech rholber@holber.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1	<u>Debra Anne Leech</u>	Social Security number or ITIN	<b>xxx-xx-1526</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-10390-mdc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Debra Anne Leech

3/23/17

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**